

B6A (Official Form 6A) (12/07)

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
4902 Wilbarger, Vernon, Wilbarger Co., TX 76384 ABST 663 BLK 12 SEC 22 H&TC#3 FOLDER 2	Homestead	C	\$128,660.00	\$55,815.37
4830 Walbarger, Vernon, Wilbarger Co., TX 76384 ABST 663 BLK 12 SEC 22 H&TC#4 FOLDER 2	Homestead	C	\$20,580.00	\$0.00
			Total: \$149,240.00	

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		joint checking @ Citibank 50% community property total value \$100	C	\$50.00
		joint debtor checking @ Citibank 50% community property total value \$600	W	\$300.00
		joint debtor checking @ Waggoner Natl Bank 50% community property total value \$48	W	\$24.00
		joint debtor checking @ Waggoner Natl Bank 50% community property total value \$4.00	W	\$200.00
		joint debtor savings @ Citibank 50% community property total value \$150	W	\$150.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video and computer equipment.		household goods & furnishings 50% community property total value \$2,800	C	\$1,400.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing	-	\$225.00

B6B (Official Form 6B) (12/07) -- Cont.

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
7. Furs and jewelry.	X			
8. Firearms and sports, photo-graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		term life through employer, no cash value	H	\$0.00
		burial policies	C	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		debtor 401K 50% community property total value \$88,967.77	H	\$44,483.89
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercis- able for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		possible inheritance, exact amount unknown	C	\$1,000,000.00
21. Other contingent and unliqui- dated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Dodge Ram SLT 4x4 153,000 miles 50% community property total value \$10,350	C	\$5,175.00
		2006 BMW 330i 155,000 miles 50% community property total value \$9,275	C	\$4,637.50
		2005 Ford Mustang GT 70,000 miles 50% community property total value \$10,850	C	\$5,425.00
		2004 Ford F150 97,000 miles 50% community property total value \$7,450	C	\$3,725.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		2 horses 50% community property total value \$100	C	\$50.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		water shop equipment 50% community property total value \$500	C	\$250.00
<div style="text-align: right;"> Total > </div>				\$1,066,095.39

4 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/10)

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under: ☐ Check if debtor claims a homestead exemption that exceeds \$146,450.*
(Check one box)☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4902 Wilbarger, Vernon, Wilbarger Co., TX 76384 ABST 663 BLK 12 SEC 22 H&TC#3 FOLDER 2	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$72,844.63	\$128,660.00
4830 Walbarger, Vernon, Wilbarger Co., TX 76384 ABST 663 BLK 12 SEC 22 H&TC#4 FOLDER 2	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002	\$20,580.00	\$20,580.00
household goods & furnishings 50% community property total value \$2,800	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1), 42.001(b)(4)	\$1,400.00	\$1,400.00
clothing	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)	\$225.00	\$225.00
debtor 401K 50% community property total value \$88,967.77	11 U.S.C. § 522(n)	\$44,483.89	\$44,483.89
2005 Dodge Ram SLT 4x4 153,000 miles 50% community property total value \$10,350	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$5,175.00	\$5,175.00
2006 BMW 330i 155,000 miles 50% community property total value \$9,275	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)	\$4,637.50	\$4,637.50
* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to commenced on or after the date of adjustment.		\$149,346.02	\$205,161.39

B6C (Official Form 6C) (4/10) -- Cont.

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2005 Ford Mustang GT 70,000 miles 50% community property total value \$10,850	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$5,425.00	\$5,425.00
2004 Ford F150 97,000 miles 50% community property total value \$7,450	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$3,725.00	\$3,725.00
2 horses 50% community property total value \$100	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(10)	\$50.00	\$50.00
		\$158,546.02	\$214,361.39

B6D (Official Form 6D) (12/07)
In re **Carol Jean McNair**

Case No. **13-70074-HdH-13**
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxx8164 Citimortgage Inc Po Box 6243 Sioux Falls, SD 57117	C	DATE INCURRED: 02/2004 NATURE OF LIEN: Conventional Real Estate Mortgage COLLATERAL: 4902 Wilbarger, Vernon, Wilbarger Co., REMARKS: VALUE: \$128,660.00		\$52,849.00	
ACCT #: Wilbarger County Tax Office PO Box 1984 Vernon, TX 76385-1984	C	DATE INCURRED: NATURE OF LIEN: Ad Valorem Taxes COLLATERAL: 4902 Wilbarger, Vernon, Wilbarger Co., REMARKS: VALUE: \$128,660.00		\$2,966.37	
ACCT #: xxx0001 Wilbarger County Tax Office PO Box 1984 Vernon, TX 76385-1984	-	DATE INCURRED: NATURE OF LIEN: Ad Valorem Taxes COLLATERAL: 4820 Wilbarger, Vernon, Wilbarger Co., REMARKS: VALUE: \$20,580.00		\$479.29	
Subtotal (Total of this Page) >				\$56,294.66	\$0.00
Total (Use only on last page) >				\$56,294.66	\$0.00

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities)

B6E (Official Form 6E) (04/10)

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheet)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease or rental of property or services for personal, family, or household use,

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using

☒ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed

** Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of*1 continuation sheets attached

B6E (Official Form 6E) (04/10) - Cont.

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY

Administrative allowances

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO	AMOUNT NOT ENTITLED TO PRIORITY,
ACCT #: Monte J. White & Associates 1106 Brook Ave Wichita Falls TX 76301	-	DATE INCURRED: 02/26/2013 CONSIDERATION: Attorney Fees REMARKS:		\$3,176.00	\$3,176.00	\$0.00
Subtotals (Totals of this page) >				\$3,176.00	\$3,176.00	\$0.00
Total >				\$3,176.00		
Totals >					\$3,176.00	\$0.00

Sheet no. 1 of 1 continuation sheet
 attached to Schedule of Creditors Holding Priority Claims
 (Use only on last page of the completed Schedule E.

(Use only on last page of the completed Schedule E.
 If applicable, report also on the Statistical

B6F (Official Form 6F) (12/07)

In re Carol Jean McNair

Case No. **13-70074-HdH-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4622 Advanta Bank Corp PO Box 8088 Philadelphia, PA 19101-8088	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$3,350.41
ACCT #: 686 Alliance One 1160 Centre Pointe Dr Ste 1 Mendota Heights, MN 55120	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Capital One				Notice Only
ACCT #: 9680 ARM PO Box 129 Thorofare, NJ 08086-0129	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Northstar Capital Acquisition/Capital One				Notice Only
ACCT #: Asset Acceptance PO Box 2036 Warren, MI 48090	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Capital One				Notice Only
ACCT #: 9424 Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046-9046	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Capital One				Notice Only
ACCT #: xxxxxxxxxxxx8642 Bealls WFNNB PO Box 182686 Columbus, OH 43218	-	DATE INCURRED: 11/1997 CONSIDERATION: Charge Account REMARKS:				\$1,528.00
Subtotal >						\$4,878.41
Total >						

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

4 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re Carol Jean McNair

Case No. **13-70074-HdH-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2181 Capital One PO Box 30285 Salt Lake City, UT 84130-0285	-	DATE INCURRED: CONSIDERATION: Unsecured REMARKS:				\$1,409.80
ACCT #: 4622 CardWorks Servicing, LLC 225 W. Station Square Dr Pittsburgh, PA 15219	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Advanta Credit Cards				Notice Only
ACCT #: 4600 Citibank PO Box 769013 San Antonio, TX 78245-9013	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 4832 First National Collection Bureau 610 Waltham Way Sparks, NV 89434	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Asset Acceptance/Capital One Bank				Notice Only
ACCT #: 3047 Firstsource Advantage LLC 205 Bryant Woods South Amherst, NY 14228	-	DATE INCURRED: CONSIDERATION: Unsecured REMARKS: American Express				Notice Only
ACCT #: xxxxxxxxxxx9963 GEMB/ Dillards Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	-	DATE INCURRED: 02/1984 CONSIDERATION: Charge Account REMARKS:				\$735.00

Sheet no. 1 of 4 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$2,144.80

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Carol Jean McNair

Case No. **13-70074-HdH-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1085 Gemb/walmart Attn: Bankruptcy PO Box 103104 Roswell, GA 30076	-	DATE INCURRED: 02/2004 CONSIDERATION: Charge Account REMARKS:				\$230.00
ACCT #: Herring Bank 1900 Pease St Vernon, TX 76384-3138	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 6255 Hosto, Buchan, Prater & Lawrence, PLLC PO Box 3397 Little Rock, AR 72203	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: American Express				Notice Only
ACCT #: 6910 Law Office of Mitchell N. Kay PO Box 9006 Smithtown NY 11787-9006	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Advanta Business Card				Notice Only
ACCT #: 3473 Michael J Scott 1925 E Belt Line Rd, Suite 550 Carrollton, TX 75006-5801	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: North Star Capital Acquisition, LLC Capital One				Notice Only
ACCT #: 0001 Michael J. Adams, PC 300 E Sonterra Blvd, Bldg 1 Suite 1200 San Antonio, TX 78258	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Troy Capital Chase Bank				Notice Only

Sheet no. 2 of 4 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$230.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Carol Jean McNair

Case No. **13-70074-HdH-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 8200 Nationwide Credit Inc 3600 East University Dr, Ste C-1550 Phoenix, AZ 85034-7273	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Wells Fargo				Notice Only
ACCT #: 9460 NCC 245 Main St Dickson City, PA 18519	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Capital One Bank				Notice Only
ACCT #: xxxxxxxxxxxx4400 Newport News PO box 182125 Columbus, OH 43218	-	DATE INCURRED: 09/2010 CONSIDERATION: Charge Account REMARKS:				\$377.00
ACCT #: 8876 Northland Group Inc P.O. Box 390846 Edina, MN 55439	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Asset Acceptance/Capital One Bank				Notice Only
ACCT #: Raush, Sturm, Israel, Enerson & Hornik,L PO Box 3018 Abilene, TX 79604-3018	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Crown Asset Management				Notice Only
ACCT #: 4957 Recovery Concepts, Inc. 1925 E. Beltline Road, Suite 510 Carrollton TX 75006	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: AT&T				Notice Only

Sheet no. 3 of 4 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >

\$377.00

Total >

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Carol Jean McNair

Case No. **13-70074-HdH-13**

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 3680 Redline Recovery Svcs, LLC 11675 Rainwater Dr Ste 350 Alpharetta, GA 30009	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: North Star Capital/Capital One				Notice Only
ACCT #: xx6442 Sage Capital Recovery 1040 Kings Hwy N Cherry Hill, NJ 08034	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Advanta Bank				Notice Only
ACCT #: 4919 Stephens & Michaels Associates, Inc PO Box 109 Salem, NH 03079	-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS: Capital One				Notice Only
ACCT #: xxxxxxxxxxxx6673 Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV P.O.Box 9475 Minneapolis, MN 55440	-	DATE INCURRED: 07/2002 CONSIDERATION: Credit Card REMARKS:				\$2,537.00
ACCT #: 3486 Wells Fargo P O Box 30086 Los Angeles, CA 90030-0086	-	DATE INCURRED: CONSIDERATION: Credit REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx3461 Wfnnb/Buckle Attn: Bankruptcy P.O. Box 182685 Columbus, OH 43218	-	DATE INCURRED: 04/2008 CONSIDERATION: Charge Account REMARKS:				\$663.00
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$3,200.00
						Total > \$10,830.21

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **Carol Jean McNair**Case No. **13-70074-HdH-13**
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **Carol Jean McNair**Case No. **13-70074-HdH-13**

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor

in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or

territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-

year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
McNair, Mark Anthony 4902 Wilbarger Vernon, TX 76384	Citimortgage Inc Po Box 6243 Sioux Falls, SD 57117
McNair, Mark Anthony 4902 Wilbarger Vernon, TX 76384	Wilbarger County Tax Office PO Box 1984 Vernon, TX 76385-1984

B6I (Official Form 6I) (12/07)

In re Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married	Relationship(s): Son Daughter	Age(s): 20 18
	Relationship(s):	Age(s):
Employment:	Debtor	Spouse
Occupation	church Secretary	operation specialist
Name of Employer	First Baptist Church	American Electric Power
How Long Employed	2 years	30 years
Address of Employer	2003 Fannin St Vernon, TX 76384	1 Riverside Plaza Columbus, OH 43215-2372

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$1,776.66	\$8,599.58
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$1,776.66	\$8,599.58
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$108.00	\$1,019.40
b. Social Security Tax	\$110.16	\$334.31
c. Medicare	\$25.76	\$118.67
d. Insurance	\$0.00	\$399.14
e. Union dues	\$0.00	\$0.00
f. Retirement / RSP	\$0.00	\$341.99
g. Other (Specify) / ADD	\$0.00	\$34.96
h. Other (Specify) / life ins	\$0.00	\$316.21
i. Other (Specify) / pre-paid legal	\$0.00	\$15.24
j. Other (Specify) / RSP loans (2)	\$0.00	\$1,066.41
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$243.92	\$3,646.33
6. TOTAL NET MONTHLY TAKE HOME PAY	\$1,532.74	\$4,953.25
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$1,532.74	\$4,953.25
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$6,485.99	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

IN RE: Carol Jean McNair

Case No. 13-70074-HdH-13
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$949.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: internet/cable	\$403.00 \$100.99 \$189.00 \$146.00
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$750.00
5. Clothing	\$244.00
6. Laundry and dry cleaning	
7. Medical and dental expenses	\$320.00
8. Transportation (not including car payments)	\$744.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	\$600.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$260.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: property taxes	\$40.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 2 dependents in college 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$800.00 \$575.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$6,220.99
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

IN RE: Carol Jean McNair

CASE NO 13-70074-HdH-13

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Spouse's bankruptcy payment	\$360.00
Auto Maintenance	\$125.00
lawn care	\$90.00
Total >	\$575.00

B6 Summary (Official Form 6 - Summary) (12/07)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

In re **Carol Jean McNair**Case No. **13-70074-HdH-13**Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$149,240.00			
B - Personal Property	Yes	5	\$1,066,095.39			
C - Property Claimed as Exempt	Yes	2				
D - Creditors Holding Secured Claims	Yes	1				\$56,294.66
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2				\$3,176.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5				\$10,830.21
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				
J - Current Expenditures of Individual Debtor(s)	Yes	2				
TOTAL		21	\$1,215,335.39	\$70,300.87		

Form 6 - Statistical Summary (12/07)

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

In re **Carol Jean McNair**Case No. **13-70074-HdH-13**Chapter **13**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$6,485.99
Average Expenses (from Schedule J, Line 18)	\$6,220.99
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$10,878.24

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$3,176.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$10,830.21
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$10,830.21

B6 Declaration (Official Form 6 - Declaration) (12/07)
In re **Carol Jean McNair**

Case No. **13-70074-HdH-13**
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 3/5/2013

Signature /s/ Carol Jean McNair
Carol Jean McNair

Date _____

Signature _____

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

IN RE: Carol Jean McNair

CASE NO. 13-70074-HdH-13

CHAPTER 13

Attorney's Affidavit

" I hereby certify that to the best of my knowledge, information, and belief, formed after an inquiry reasonable under the circumstances, that:

It is not being presented for any improper purpose, such as to harass or to cause unnecessary delay or needless increase in the cost of litigation;

The claims, defenses, and other legal contentions therein are warranted by existing law or by a non-frivolous argument for the extension, modification, or reversal of existing law or the establishment of new law;

The allegations and other factual contentions have evidentiary support or, if specifically so identified, are likely to have evidentiary support after a reasonable opportunity for further investigation or discovery; and

The denials of factual contentions are warranted on the evidence or, if specifically so identified, are reasonably based on a lack of information or belief.

All of the above statements made in this Affidavit are true and correct to the best of my knowledge and belief."

/s/Monte J. White

Monte J. White & Associates